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PTO/SB/81 (09-03)

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	Filing Date	
	First Named Inventor	Saj Muzaffar
	Title	Payment System
	Art Unit	
	Examiner Name	
	Attorney Docket Number	SAJ 10100

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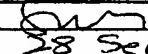
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Statement under 37 CFR 3.73(b) is enclosed. (Form PTO/SB/96)

**SIGNATURE of Applicant or Assignee of Record**

Name	Saj Muzaffar		
Signature			
Date	28 September 2004	Telephone	+44(0) 208 569 6074

NOTE: Signatures of all the inventors or assignees of record of the entire interest or their representative(s) are required. Submit multiple forms if more than one signature is required, see below.

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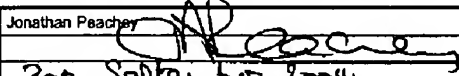
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## SIGNATURE of Applicant or Assignee of Record

Name	Jonathan Peachey		
Signature			
Date	30a September 2004	Telephone	+44 7956 248 570

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